

Accounting Top Ten Focus Group

Ideas for Improving CU*BASE General Ledger
Tools for Accountants

May 17, 2012

1. **Fox Communities CU** – Appleton, WI
2. **Progressive CU** – New York, NY
3. **Detroit Metropolitan CU** – Detroit, MI
4. **Honor CU** – St Joseph, MI
5. **Alpena Alcona Area CU** – Alpena, MI
6. **Day Air Credit Union** – Kettering, OH
7. **Frankenmuth CU** – Frankenmuth, MI
8. **Heartland CU** – Springfield, IL
9. **Superior Choice CU** – Superior, WI
10. **CorePlus FCU** – Norwich, CT
11. **Heartland CU** – Madison, WI

The Top 10 Accounting Teams:

- Round 1: Introductions
 - Give your Name, CU, City/State and a fun fact about yourself
- Round 2: Staffing
 - How many employees at your CU and how many in accounting?
 - What responsibilities do you have at your CU?
- Round 3: Learning and Sharing
 - Name your top 2 CU*BASE accounting areas (A/P, investments, etc.) that you would like to be a champion for change
 - Name one thing your accounting dept. does that you do not use CU*BASE (maybe something in Excel?)

Round Table Greetings

Recent Enhancements

Uploading Your Work to the G/L
Journal Entry Posting Enhancements
Automating the Monthly Income Adjustment for 90-Day
Delinquency
Link ACH Payments to A/P Vendor History

MNGELE #8 Calc/Post Adjustmnt for Delq Lns

Session 0 CU*BASE GOLD - Calculate/Post Adjustment for Delinquent Loans

Calculate/Post Adjustment for Delinquent Loans

Month/year to process [MMYY]
Calculate adjustment for loans more than months delinquent
Loan categories to include ALL selected
(Written-off loans will automatically be excluded.)

Post journal entries

Post adjusting entries to income

Offset G/L account (contra accrued interest)

Cancel F7
Select Ln Catg F14

Enter does not post. Next step: Review accounts.

FR (3368) 3/30/11 10:45:56 [Learn About This Feature](#)

Automating the Monthly Income Adjustment for 90-Day Delinquency

Session 3 CUPBASE GOLD - ACH Distribution Maintenance

ACH Distribution Maintenance

Post sequence # 99 (99 = Base distribution)
 Account or G/L # 10129000 Account type 000 PROFESSIONAL AND OUTSIDE
 Depositor ID 010129000000
 Distribution type GD Debit to G/L account
 For G/L transaction types, tie to history for vendor # 000072
 For distributions from incoming ACH deposits only (Optional)
 Start post date 00000000 (zero = start immediately)
 End post date 00000000 (zero = permanent)
 Last maintained by 07
 Last maintenance date Mar 08, 2011

Backup F3
 Add/Update F5
 Cancel F7

Add the A/P
vendor
number here

A/P HISTORY MAINTENANCE

Corp ID 01 Vendor 72 ASDENSUS
 Maintain voucher/check # Sequence # - Or - Position to voucher/check #

Voucher/Check #	Seq #	Date	Invoice/ACH Trace #	G/L	Debit Amount	Credit Amount	Voucher
099504	00001	Nov 05, 1999	591181	260.04	157.94	0.00	
097934	00001	Dec 31, 1998	534315	260.04	31.09	0.00	
097931	00001	Dec 31, 1998	533332	260.04	169.99	0.00	
091127	00001	Sep 11, 1998	513777	260.04	66.82	0.00	
096603	00001	Jun 26, 1998	503570	260.04	250.22	0.00	
095355	00001	Mar 16, 1998	469648	260.04	67.24	0.00	
095154	00001	Feb 13, 1998	479288	260.04	10.63	0.00	
095069	00001	Feb 04, 1998	475686	260.04	63.44	0.00	
000000	00002	Feb 15, 2012	021000026747048	290.00	351.00	0.00	
000000	00001	Aug 12, 2011	02100002179371	290.00	1,063.24	0.00	
124698	00001	Jul 23, 2010	M-00501983	760.10	1,142.92	0.00	

Select

Backup F3
 Cancel F7

Enter the check # records manually.
 Learn About This Feature

The ACH trace
displays
here

Link ACH Payments to A/P Vendor History

Session 0 CU*BASE GOLD - Account Adjustment Codes

Account Adjustment Codes

Status	Code	Gl/L #	Description
A	FCU	870.12	FCU IN HOUSE CHECKS
A	LCR	870.00	LOAN CREDIT POST PAYMENT
A	LDB	870.00	LOAN DEBIT REVERSE PAYMENT
S	SCR	870.12	FCU INHOUSE CHECKS
A	SDR	870.00	SHARE DEBIT CORRECTION
A	TTT	870.11	TEST

Session 0 CU*BASE GOLD - Code Maintenance

Backup F3 Code GQ

Status	Code	G/L #	Description
A	FCU	870.12	FCU IN HOUSE CHECKS
A	LCR	870.00	LOAN CREDIT POST PAYMENT
A	LDB	870.00	LOAN DEBIT REVERSE PAYMENT
S	SCR	870.12	FCU INHOUSE CHECKS
A	SDR	870.00	SHARE DEBIT CORRECTION
A	TTT	870.11	TEST

Session 0 CU*BASE GOLD - Maintaining Charts of Accounts

Navigation icons: Back, Forward, Home, Search, etc.

Maintain Chart of Accounts Search Options

Company: 01 SUCCESS CREDIT UNION

Search Options:

Account #:

By description:

Account	Description	Cash	Type	Rev. Acct	Sls
111.00 INT INCOME - SIGNATURE LOANS PART SECURE		N	I	96000	A
111.03 INT INCOME - SHARE PLEDGE LOANS		N	I	96000	A
111.04 INT INCOME - SIGNATURE LOANS		N	I	96000	A
111.05 INT INCOME - STOCK LOANS		N	I	96000	A
111.06 INT INCOME - PAYMENT SHAVER LOANS		N	I	96000	A
111.07 INT INCOME - PAYMENT SHAVER USED		N	I	96000	A
111.08 INT INCOME - BUS ADJ RATE MORTGAGE		N	I	96000	A
111.09 VIP LOAN INTEREST REBATES		N	I	96000	A
PAYMENT SHAVER PREMIUM		N	I	96000	S
INT INCOME - BUS R/E FIXED RATE		N	I	96000	A
INT INCOME - BUSIN LOAN FIXED RATE		N	I	96000	A
INT INCOME - BUS LOAN ADJ RATE		N	I	96000	A
INT INCOME - CONSTRUCTION LOANS		N	I	96000	A
PARTICIPATION LOAN INTEREST		N	I	96000	A

Buttons: Purpose, Procedures

Update button visible on the left sidebar.

Account	Description	Cash	Type	Rev. Acct	Sts
111.00	INT INCOME - SIGNATURE LOANS PART SECURE	N	I	96000	A
111.03	INT INCOME - SHARE PLEDGE LOANS	N	I	96000	A
111.04	INT INCOME - SIGNATURE LOANS	N	I	96000	A
111.05	INT INCOME - STOCK LOANS	N	I	96000	A
111.06	INT INCOME - PAYMENT SHAVRER LOANS	N	I	96000	A
111.07	INT INCOME - PAYMENT SHAVRER USED	N	I	96000	A
111.08	INT INCOME - BUS ADJ RATE MORTGAGE	N	I	96000	A
111.09	UIP LOAN INTEREST REBATES	N	I	96000	A
	PAYMENT SHAVRER PREMIUM	N	I	96000	S
	INT INCOME - BUS R/E FIXED RATE	N	I	96000	A
	INT INCOME - BUSIN LOAN FIXED RATE	N	I	96000	A
	INT INCOME - BUS LOAN ADJ RATE	N	I	96000	A
	INT INCOME - CONSTRUCTION LOANS	N	I	96000	A
	PARTICIPATION LOAN INTEREST	N	I	96000	A

Session 2 CU*BASE GOLD - Effective Dated Transfers Configuration

Effective Dated Transfers Configuration

☒ Allow transfers to be posted with effective date in the past

Block transfer if effective date is longer than days in the past (minimum 01, maximum 92)

Block transfer if more than transactions have occurred since selected effective date

Transfer To Or From Savings/Checking Accounts

☒ Calculate and post adjustment to dividends (leave unchecked to post only the transfer with effective dated notation)

☒ Allow transfer if to/from account has split rates

If transferring FROM a split rate product, default to use for dividend adjustment

If transferring TO a split rate product, default to use for dividend adjustment

☒ Allow transfer if to/from account had a negative balance since selected effective date

☒ Allow transfer if product had a rate change since selected effective date (if allowed, will use the current rate)

☒ Allow transfer if dividend adjustment will create negative balance

Transfers for Loan Accounts

☒ Calculate and post adjustment to interest

Remember these?

- Purpose and procedures on G/L accounts
- Serial numbers and tag numbers for fixed assets
- Contact lists for investments
- Comments
 - On G/L Trial Balance for out of balance conditions
 - On Change Fund verification for out of balance conditions
 - On investments
 - Other comments
- Setting up special financial reports to help with balancing
- Canned queries for balancing
- Report notes in CU*Spy
- Wire tracking
- ...What else do you like?

Things that are often overlooked

- Enhanced Tools for Written Off Loans
 - New history file that is basically a snapshot of the loan at the time of write off
 - New dashboard for viewing written off loan information
 - Improved process for writing off loans
 - Automate the process for charging off loans (is manual today)

Project # 31536

Enhanced Tools for Written Off Loans
Date 3/22/12
Spec Writer: Karen
Systems Affected:
☒ CU*BASE

This project enhances the tools for writing and charging off loans in CU*BASE. At the time of the write off and/or charge off, specific loan information will be retained to be used for future review and analysis. This new history file is basically a snapshot of the loan at the time of write off or charge off. We will store fields like loan category, balance at write off, delinquent balance at write off, credit score, original loan amount to name a few.

The data from the history file can then be viewed on a new Written Off Loan History Dashboard which will include analysis tools similar to the New/Closed Account Dashboard. This will be helpful for many areas like charge off loan tracking, obtaining information for the Call Report and calculating the CU's net yield analysis. An important goal for this project is to eliminate manual work that CUs perform for tracking these loans.

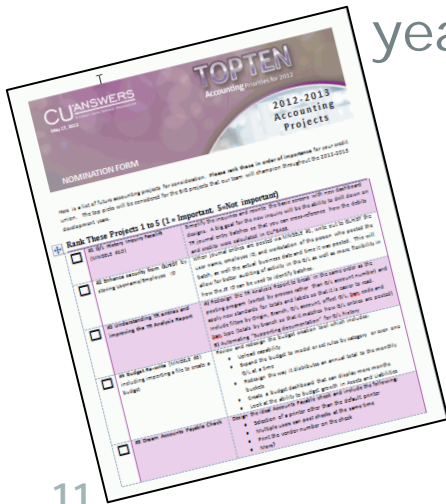
The process to write off and/or charge off a loan via MNCOLL #14 will be much more user friendly with checks and balances along the way. There will be additional options like entering a reason for the WO or CO, assigning a freeze code, entering a bankruptcy date and creating a tracker note. The input screen will be different for write off vs. charge off.

With the new write off/charge off loan process, a loan can be: **written off only** (same as today), **written off and charged off/closed**, or **charged off/closed from written off status**. The credit union now has the option to both write off and charge off the loan the same day if deemed to be uncollectible. In this scenario, even though the loan is going straight from a "current" loan to charge off/closed, it still runs through the write off process in order to maintain a paper trail and keeps the history file consistent.

A future project that may interest you

Our First Take

Our Top 10 projects for the 2012-2013 development years...how does this line up with your favorites?



#1 G/L History Inquiry Facelift

Simplify the inquiries from MNGELE #10



General Ledger

MNGELE

- ★ Menus
 - ACH/Payroll Processing
 - Auditing Functions
 - Back Office
 - Check Processing
 - Check/ATM Processing
 - Collection Processing
 - Configuration Functions
 - CU*BASE Main Menu
 - CU*BASE Report Builder 1
 - CU*BASE Report Builder 2
- ★ Speed Sequences
 - Account Maintenance
 - Acct Adjustment (Coded)
 - Acct Adjustment (Full)
 - Add Club Members
 - ATM Check Digit Calc
 - Calc Number of Days
 - Calculate Check Digit
 - Change Printer Outque
 - Close Memberships/Accts
 - Collateral - VIN# Lookup

General Ledger Processing

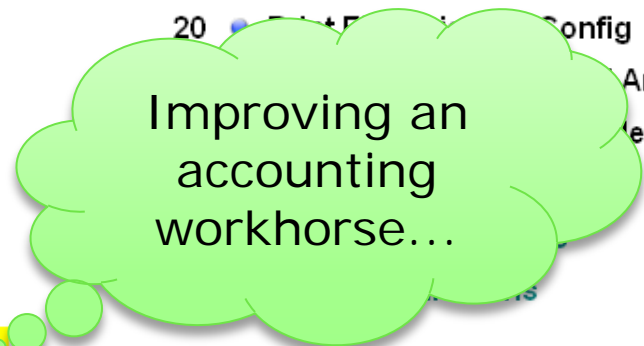
- 1 • Create/Post Journal Entries
- 2 • Chart of Accounts Maintenance
- 3 • Work With CU Budget
- 4 • Financial Report Configuration
- 5 • Update Change Fund Summary
- 6 • Update Teller Drawer Summary
- 7 • End of Month Processing
- 8 • Calc/Post Adjustmnt for Delq Lns

General Ledger Inquiries

- 9 • Smart Operator: Daily Ops Log
- 10 • Journal History Inquiry
- 11 • Trial Balance G/L Verification
- 12 • Vault G/L Verification
- 13 • CU Check Disbursements

Print Functions

- 16 • Print CU Financials
- 17 • Print GL Trial Balance (monthly)
- 18 • Print GL History (daily)
- 19 • Print GL Chart of Accounts
- 20 • Print Financial Statement Config



Additional Menus

- 27 * Member Inquiry Functions
- 28 * GL/Acct Report Functions



Menu option ☐ Speed sequence

Search for:

- Between the “basic” and “advanced” G/L inquiries, there are **13 different screens** that slice and dice the same information

The screenshot displays a software interface titled "G/L Quick View". At the top, there are four buttons: "Chart of Accounts", "Journal Entry Batches", "Trial Balance by Date", and "Advanced G/L Inquiry". Below these, there are input fields for "Corp ID" (set to 01), "Branch #" (set to 00 with a note "(00 - All branches - posted only)"), "G/L account" (empty with a note "(0 to view chart of accounts)"), and "Start date" (set to "Sep 08, 2011" with a calendar icon and "[MMDDYY]"). There is also a dropdown menu for "P = Posted". At the bottom, a section titled "Selected G/L Account # Functions" contains two buttons: "G/L Account Detail" and "Monthly G/L Summary by Branch".

- But who even knows what they do or when to use which one?

Adding Power, Reducing Confusion



General Ledger Inquiry Tools

Basic General Ledger Inquiries

1 • Account Detail for a Single G/L Account

Use this to look at individual debit & credit entries to a single G/L account

2 • Journal Entry Batches

Use this to see a list of Journal Entry Batches, in order by batch name (Corp, Post Date, ID, and ID #). You can also add misc. notes/comments to individual batches for later reference. Can search by date.

3 • Monthly Balances for a Single G/L Account

Use this to see a monthly summary of debits & credits to a specific G/L account, showing net change for each month.

Detailed G/L Inquiries & Analyses

4 • Trial Balance by Date

Use this to view an analysis of the member Trial Balance (includes Loan-to-Share ratio calculation).

5 • Detailed History Organized by G/L Account

Use this to see month-by-month running balances for all G/L accounts, in order by G/L account #. Can combine locations or list them separately. Can drill down to transaction history for individual G/L accounts.

6 • Detailed History Organized by J/E Batch

Use this to see every J/E batch posted by a certain employee, or starting with a certain date range, or to get more specific details on J/E batches than are available through the basic J/E batch inquiry. Can search for batches by post date, ID (employee), and J/E ID #.

Configuration Inquiries

7 • Chart of Accounts

Use this to see a list of all account numbers in your General Ledger Chart of Accounts.

Option ☐

Alternate #1



General Ledger Inquiry Tools

Basic General Ledger Inquiries

- 1 • Account Detail for a Single G/L Account
- 2 • Journal Entry Batches
- 3 • Monthly Balances for a Single G/L Account

Detailed G/L Inquiries & Analyses

- 4 • Trial Balance by Date
- 5 • Detailed History Organized by G/L Account
- 6 • Detailed History Organized by J/E Batch

Configuration Inquiries

- 7 • Chart of Accounts

Detailed History by J/E Batch

Use this to see every J/E batch posted by a certain employee, or starting with a certain date range, or to get more specific details on J/E batches than are available through the basic J/E batch inquiry. Can search for batches by post date, ID (employee), and J/E ID #.

[<< Back](#)



Cancel

F7

(Maybe put some other G/L inquiries from MNGELE here as well?)

Option ☐

Alternate #2



General Ledger Inquiry Tools

Basic General Ledger Inquiries

1 • Account Detail for a Single G/L Account

Use this to look up individual debit & credit entries to a single G/L account

2 • Journal Entry Batches

Use this to see a list of Journal Entry Batches, in order by batch name (Corp, Post Date, ID, and ID #). You can also add misc. notes/comments to individual batches

6 • Detailed History Organized by J/E Batch

Use this to see every J/E batch posted by a certain employee, or starting with a certain date range, or to get more specific details on J/E batches than are available through the basic J/E batch inquiry. Can search for batches by post date, ID (employee) and J/E ID #.

Would only ask for settings relevant to that inquiry

Session 0 CU*BASE GOLD - General Ledger Inquiry Tools

Backup F3
Cancel F7

Cancel

G/L account # 739.00
Corp ID 01 (00 = All corporations)
Branch/Location # 00 (00 = All locations, posted only)
Start date Sep 08, 2011 [MMDDYYYY]
Entry types P ☒ Posted ☐ Unposted

[Learn About This Feature](#)

combine locations or list them separately. Can drill down to transaction history for individual G/L accounts.

Option ☐

Advanced G/L Inquiry

Jump to: Corp ID G/L account Branch # J/E posted [MMYY]

If any "Jump To" field is used, the fields before it must also be filled in. For example, if you wish to search for a G/L account, you must also enter a Corp ID. To search for a posted date, all four fields must be completed.

G/L Quick View

[Journal Entry Detail](#)

[Journal Entry Batches](#)

[Basic G/L Inquiry](#)

Corp ID	G/L Acct	Branch #	Posted	Y/E	Net Balance	Resulting Balance	Description
01	100.00	01	Dec 1998	N	1,133.75-	1,133.75-	
01	100.00	01	Dec 1998	Y	1,133.75	0.00	
01	100.00	03	Jul 2003	N	10.00-	10.00-	
01	100.00	03	Nov 2003	N	10.00	0.00	
01	100.00	03	Mar 2007	N	100.00	100.00	
01	100.00	03	Dec 2007	Y	100.00-	0.00	
01	100.01	00	Dec 2008	N	0.00	0.00	
01	100.01	01	May 1995	N	4,486.58-	4,486.58-	
01	100.01	01	Jun 1995	N	4,751.39-	9,237.97-	
01	100.01	01	Jul 1995	N	4,901.45-	14,139.42-	
01	100.01	01	Aug 1995	N	4,873.80-	19,013.22-	
01	100.01	01	Sep 1995	N	4,617.33-	23,630.55-	

[View G/L account detail](#)

Simplifying a tool that looks more complicated than it actually is

Exit
Branch Detail F11
Bypass F12
Filter F13
Jump To F17

Session 0 CU*BASE GOLD - G/L Balance Summary Inquiry

Advanced G/L Inquiry

G/L Quick View

[Journal Entry Detail](#) [Journal Entry Batches](#) [Basic G/L Inquiry](#)

G/L Account Balance Summary: View 1 of 2 (Branch # Detail)

View 1 View 2

Position To

Corp ID Branch #

G/L account J/E posted [MMYY]

Corp ID	G/L Acct	Branch #	Posted	Y/E	Net Balance	Resulting Balance	Description
1	100.00	1	Dec 1998	N	1,133.75-	1,133.75-	
1	100.00	1	Dec 1998	Y	1,133.75	0.00	
1	100.00	3	Jul 2003	N	10.00-	10.00-	
1	100.00	3	Nov 2003	N	10.00	0.00	
1	100.00	3	Mar 2007	N	100.00	100.00	
1	100.00	3	Dec 2007	Y	100.00-	0.00	
1	100.01	1	Dec 2008	N	0.00	0.00	
1	100.01	1	May 1995	N	4,486.58-	4,486.58-	
1	100.01	1	Jun 1995	N	4,751.39-	9,237.97-	
1	100.01	1	Jul 1995	N	4,901.45-	14,139.42-	
1	100.01	1	Aug 1995	N	4,873.80-	19,013.22-	
1	100.01	1	Sep 1995	N	4,617.33-	23,630.55-	

[View G/L account detail](#)

Position To: If any field is used, the fields before it must also be filled in. For example, if you wish to search for a G/L account, you must also enter a Corp ID. To search for a posted date, all four fields must be completed.

Or...What about something like this?

Session 0 CU*BASE GOLD - Open-Closed Accounts

← → ↑ ↓ ⌂ ?

Network Links

Open-Closed Accounts

From To [MMDDYYYY] Status Gender

Branch Employee

Name starts with

Name contains

Account

Activity

☐ Include written off loans

IRAs

Application type

Div application

Loan category

Business unit

Records analyzed 1,099

Active 84.5% 929

#

Account	Typ	Seq	Typ	DIV/CD/CAT	Name	Opened	Closed			
045	CD		95			03/15/2011				
300	CD		05			03/22/2011				
610	LN	2	15			03/25/2011	09/13			
045	CD		95			03/18/2011				96
045	CD		95			03/05/2011				07
045	CD		95			03/18/2011				27
300	CD	10	04			03/08/2011	12/08/2011			0.00
110	SD		IP			04/01/2011				0.00
045	CD		95			03/24/2011				1,001.98
605	LN		14			04/02/2011				16,884.87
615	LN		16			03/25/2011				5,011.12
646	LN		98							529.08
645	LN		04							1,762.90
080	SH		GS							41,430.99
646	LN		98							28,394.41
045	CD		95							1,101.98
720	LN		33							32,670.28

☐ Checklist ☐ Credit Rpt ☐ Inquiry

Total 5,578,223.03

↑ ↓

Backup F3 Cancel F7 Export

smnt Limit F11 Analysis F15

FR (4164) 4/16/12 15:46:16

Learn About This Feature

Imagine selection options for G/L #, date, etc., here

Imagine seeing G/L transaction history here

#2 Enhance Security from GLHIST

By storing username, employee ID and workstation

- For journal entries posted via MNGELE #1, write out to the GLHIST file
 - **WHO:** User name, employee ID of the person who posted the batch
 - **WHERE:** Workstation ID where the batch was posted
 - **WHEN:** Processing date, system time, effective post date
- Will allow for better auditing of activity in the G/L as well as more flexibility in how the JE ID can be used to identify batches

Enhance Security from GLHIST

#3 Understanding the TR

Part A: Understanding TR entries and
improving the TR Analysis Report

Part B: Automating “Supporting
Documentation” for G/L History

- A big goal for the new inquiry will be the ability to drill down on TR journal batches so you can cross-reference how the debits and credits were calculated by CU*BASE

J/E date Sep 17, 2011

J/E ID # TR 1

Journal Entry Detail					
Seq #	Branch #	G/L Account	Debit	Credit	Description
75	1	701.01	0.00	74.02	JOURNAL ACCT TRANSFER PRO
76	1	701.01	0.00	344.32	AUDIO RESPONSE PROCESSING
77	2	701.01	0.00	1,145.35	JOURNAL ACCT TRANSFER PRO
78	1	701.04	0.00	157.79	JOURNAL ACCT TRANSFER PRO
79	1	701.08	20.00	0.00	CALLER PROCESSING
80	1	701.08	0.00	104.78	JOURNAL ACCT TRANSFER PRO
81	1	701.08	17.35	0.00	DISCARD PROCESSING
82	1	701.08	0.00	282.24	AUDIO RESPONSE PROCESSING
83	1	701.08	500.00	0.00	AUDIO RESPONSE PROCESSING
84	1	701.08	0.00	20.00	AUDIO RESPONSE PROCESSING

How about a quick tool that shows how the system calculated a \$1,145.35 credit for Journal Acct Transfer Processing?

A Special Tool for Inquiry

- Most of you know you can run a report and spend some time on explaining how TR journal entries are calculated, but what if you could click right from the inquiry to the transactions that make up the debit or credit?

MNGELE #21 Print TR System Journal Analysis

9/19/11 10:16:41								LAUDT1		PAGE	
RUN ON 9/19/11		END-OF-DAY TRANSACTION AUDIT DETAIL REPORT								USER DAWNM	
		FOR: 9/19/11									
TRANSACTION ORIGATION --		TELLER PROCESSING									
		/ 01 /									
GENERAL LEDGER ACCOUNT --		/90200/ SHARE DRAFTS									
CO/BR	ACCOUNT	TRANS	INTEREST	PRINCIPAL	TRANS	RESULTING	TRANSFER		EM	BR	SUBSD
	NUMBER	AMT	PAID	PAID	DATE	BALANCE	ACCOUNT	DESCRIPTION	ID	ID	TIME G/L
01/01	569026-001	130.00			9/19/11	148.38		CHECKING DEPOSIT	24	01	9.08
01/02	1058108-001	2073.00			9/19/11	4314.42		CHECKING DEPOSIT	06	02	9.02
* TOTAL DEPOSIT											
NUMBER OF TRANSACTIONS --		19 *									
TRANSACTION AMOUNT --		8,548.65 *									
** TOTAL SHARE DRAFT DEPOSITS											
NUMBER OF TRANSACTIONS --		19 **									
TRANSACTION AMOUNT --		8,548.65 **									
SHARE DRAFT WITHDRAWALS		/ 33 /									
WITHDRAWAL, CASH		/ 31 /									
01/01	532714-001	100.00			9/19/11	690.10		CHECKING CASH W/D	TV	01	9.02 999.04
01/01	568311-001	40.00			9/19/11	601.73		CHECKING CASH W/D	24	01	8.57

Do You Understand TR Analysis?

- How about reformatting the report so it breaks by branches?
 - What if you could use this report to match up debits and credits with the details included in the G/L history?
 - Do you understand how the system calculates debits and credits at end of day? (you should!)
 - What is an Origin Code?
 - What is a Tran Code?
 - What is a Tran Type?
-
- These are the basics of troubleshooting the member activity that throws you out of balance


Do You Understand TR Analysis?

- It's more than how a \$10 deposit ends up in the G/L – when you understand how the system does debits and credits, you can also help management understand transactional databases and all they can tell you

MNMGMA #21 Config. Delivery Channels/Costs > F16 Cost/Weight Factors

Transaction Cost/Weight Factors

SORTED BY TRAN CODE



Backup F3
 Cancel F7
 Sort by Origin F11

Application type SD = Share Draft/Checking

Transaction Code				Transaction Type	Origin		Cost
Code	Apl	DR/CR	TY	Description	Code	Description	
32	SD	CR	02	DEPOSIT	20	CU*EASYPAY! PROCESSING	0.100
32	SD	CR	08	DEMAND DIVIDEND	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	09	DIVIDEND	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	10	DEPOSIT BY PHONE TRANSFER	07	JOURNAL ACCT TRANSFER	0.100
32	SD	CR	11	DEPOSIT	01	TELLER PROCESSING	1.250
32	SD	CR	11	DEPOSIT	04	DIRECT POSTING PROCESS	0.750
32	SD	CR	11	DEPOSIT	99	AUTOMATIC SYSTEM PROCE	0.050
32	SD	CR	12	INITIAL DEPOSIT	00		0.000
32	SD	CR	16	DEPOSIT BY PAY.DEDUCT./SOC.SEC	05	PAYROLL DEDUCTION PROC	0.250
32	SD	CR	18	DEPOSIT BY ACH	11	ACH NETWORK PROCESSING	0.250
32	SD	CR	19	ATM NETWORK DEPOSITS	13	ATM NETWORK PROCESSING	0.250
32	SD	CR	19	ATM NETWORK DEPOSITS	16	DEBIT CARD PROCESSING	0.250
32	SD	CR	20	DEPOSIT BY BCA	00		0.000
32	SD	CR	21	DEPOSIT, ACCOUNT TRANSFER	01	TELLER PROCESSING	1.250

↑ ↓

Do You Understand TR Analysis?

#4 Budget Rewrite

Review and redesign the budget tool from MNGELE #3

- Add upload capability
- Expand the budget to model or set rules by category or even one G/L at a time
- Redesign the way it distributes an annual total to the monthly buckets
- Create a budget dashboard that can display more months
- Look at the ability to budget growth in Assets and Liabilities

Budget Rewrite Ideas

CUMBASE GOLD - Work With CU Budget

Work With CU Budget CHANGE

Corp ID Branch #

Working budget year Months through

Comparison Column 1	Comparison Column 2
Show figures for year <input type="text" value="2000"/> <input type="text" value="B = Budget"/>	Show figures for year <input type="text" value="2000"/> <input type="text" value="A = Actual"/>
Include months <input type="text" value="01 = 1"/> through <input type="text" value="12 = 12"/>	
<input type="checkbox"/> Annualize if partial year	

Exit F3
Help Window F4
Bypass F12
View/Print Budge F16
Continue Ent

FR (1984) 6/30/08 12:52:39 [Learn About This Feature](#)

#5 Dream Accounts Payable Check

Design the ideal Accounts Payable check

- Selection of a printer other than the default printer
- Multiple users post checks at the same time
- Print the vendor number on the check
- Other ideas?

Session 0 CU*BASE GOLD - CU*BASE CREDIT UNION

Network Links

CU*BASE GOLD

Check Processing MNACCK

Accounts Payable Processing

- 1 • Work With Outstanding Invoices
- 2 • Select Invoices For Payment
- 3 • Work With AP Vendors

A/P Inquiries

- 16 • A/P Vendor Inquiry
- 17 • CU Check Disbursement Inquiry

Misc. Accounts Payable Reports

- 18 • Open Payable Report
- 19 • A/P Paid History Report
- 20 • A/P Vendor Listing

CU Check Processing

- 5 • Print CU Checks
- 6 • Print Miscellaneous Checks
- 7 • Update CU Check History

Additional Menus

- 23 • Report Functions

Speed Sequences

CU*ANSWERS TEST CREDIT UNION (CU)

DATE: 09/26/06
 PAY TO: TEST CHECK
 LOCATION: 03
 TELLER NUMBER: /2
 G/L ACCOUNT: 901.00
 CHECK TYPE: TR

CHECK NO. L1: 144204
 BANK G/L: 706.09
 AMOUNT: 55.00
 ACCOUNT NUMBER: 25101-000
 DESCRIPTION: SHARES

Menu option ☐ Speed sequence

Search for:

Learn About This Feature

Dream Accounts Payable Check

#6 Automated Reports and Queries

- Schedule month end G/L reports to run automatically
- Includes custom reports created with Report Builder
- First wave of CU*BASE reports starting with the 12.0 release includes:
 - Member Trial Balance/Member Name and Address Listing
 - New Membership Report/Closed Membership Report
 - Closed Member Account Report
 - Member File Maintenance Report
 - General Transaction Register
 - Member Account Adjustments
 - Investment Trial Balance
 - Loan Purpose Analysis/Loan Security Code Analysis
 - Loan Interest Analysis
 - Loan Delinquency Analysis
 - CD Maturity Analysis
 - Selective Loan Trial Balance
 - Plus 9 more

Automated Reports and Queries

Session 1 CU*BASE GOLD - Investment Trial Balance

Investment Trial Balance

Report Options

Month/year to process: Apr 2012 [MMYY]

Investment type: [Select] Optional

FASB code: [Select] Optional

Principal G/L: [] Optional

Income G/L: [] Optional

Discount G/L: [] Optional

Premium G/L: [] Optional

Accrual G/L: [] Optional

Gain/Loss G/L: [] Optional

Maturity date: Low [] High [] [MMDDYY] Optional

Settlement date: Low [] High [] [MMDDYY] Optional

Purchase date: Low [] High [] [MMDDYY] Optional

Active or closed: []

Corp ID: []

☒ Include comments

Job queue: ☒ Job queue

Copies: 1

Printer: P1

Cancel F7

Retrieve Settings F23

Save Settings F24

(3658) 5/03/12 14:17:04

Session 1 CU*BASE GOLD - Save Settings for Report Automation

Report name: LINTB Investment Trial Balance

ID	Description	Run
NEW	test2	<input checked="" type="checkbox"/> <input type="checkbox"/> Monthly <input checked="" type="radio"/> Not automated
001	test1	<input checked="" type="checkbox"/> <input type="checkbox"/> Monthly <input checked="" type="radio"/> Not automated

Monitor your monthly reports to make sure the settings are what you expect!

(4528)

Learn About This Feature

Saving Report Settings

(for automation or just easier report generation)

Session 1 CU*BASE GOLD - Investment Trial Balance

Investment Trial Balance

Report Options

Month/year to process: Apr 2012 [MMYY]

Investment type: Select

FASB code: Select

Principal G/L: []

Income G/L: []

Discount G/L: []

Premium G/L: []

Accrual G/L: []

Gain/Loss G/L: []

Maturity date: Low [] High [] [MMDDYY] Optional

Settlement date: Low [] High [] [MMDDYY] Optional

Purchase date: Low [] High [] [MMDDYY] Optional

Active or closed: [] Optional

Corp ID: [] Optional

☒ Include comments

Response

☒ Job queue

Copies: 1

Printer: P1

Cancel F7

Retrieve Settings F23

Save Settings F24

(3658) 5/03/12 14:17:04

Session 1 CU*BASE GOLD - Retrieve Saved Report Settings

Backup F3

Report name: LINTB Investment Trial Balance

ID	Description	Run
001	test	N Monthly Not automated
002	test2	N Monthly Not automated

Remember that you still need to monitor your automated reports every month to make sure the settings are what you expect!

(4528)

Learn About This Feature

Retrieving Saved Report Settings

Session 0 CU*BASE GOLD - Report Automation: Custom Reports/Files

Report Automation: Custom Reports/Files

Automation Scheduler					Custom Report Definition		
Name	Seq	Modified	By	Last Run	Description	Created By	Modified
MASTER	070	4/19/12	:0		**NOT FOUND**		
STLOGFR	040	4/16/12	:0		**NOT FOUND**		
STLOGFR	050	4/18/12	:0		**NOT FOUND**		
TESTQRY1	010	4/18/12	+6		**NOT FOUND**		
TSTQRY2	020	4/18/12	+6		**NOT FOUND**		
TSTQRY3	030	4/11/12	+6		**NOT FOUND**		

☐ Edit
 ☐ Remove From Automation
 ☐ View

Add New F6

Cancel F7

Resequence F20

FR (4526) 4/30/12 13:16:43

Session 1 CU*BASE GOLD - Run Settings for Custom Report or Inquiry

Run Settings for Custom Report or Inquiry

Custom report definition name (in QUERYxx) [ADD](#)

Sequence #

Run frequency ☒ Monthly ☐ Not automated

File #1 ☐ Use month-end file
 File #2 ☐ Use month-end file
 File #3 ☐ Use month-end file
 File #4 ☐ Use month-end file
 File #5 ☐ Use month-end file
 File #6 ☐ Use month-end file
 File #7 ☐ Use month-end file
 File #8 ☐ Use month-end file
 File #9 ☐ Use month-end file
 File #10 ☐ Use month-end file

Backup F3

Add/Update F5

(4527) 5/03/12 14:29:58

Files must be listed in the same order in which they appear in the Query definition [A definition with more than 10 files cannot be run via automation.] Check the "Use month-end file" option to automatically substitute the month-end version of the file name [from previous month-end] when generating report.

[Learn About This Feature](#)

Automating Your Custom Reports

#7 Standardization Projects

Miscellaneous projects that will bring accounting related screens up to standards

- Change to larger standard screen size
- Maximum use of space on screen
- Introduce new hover help that displays the G/L description along with the G/L number
- Standard search criteria and sort functions added to screens where appropriate
- Other ideas?

Standardization Projects

#8 Additional Enhancements to MNGELE #1

Create/Post Journal Entries

- Ability to insert or delete lines in a journal entry batch
- Do not allow posting of journal entry batches designated as a template
- Skip Saturday/Sunday for recurring journal entry batches
- Expand the description field and/or allow source to be an alphanumeric field
- Store the entry reversal date for recurring entries with a reversing entry

Additional Enhancements to MNGELE #1

Session 0 CU*BASE GOLD - Maintain Journal Entries

Maintain Journal Entries

Jump to seq # Go! Corp ID 1 Effective posting date Mar 03, 2012 Using J/E ID BA Using J/E # 1234

Seq	Br #	G/L Account #	Debit	Credit	Source #	Description
1		Go!	0.00	0.00		
2		Go!	0.00	0.00		
3		Go!	0.00	0.00		
4		Go!	0.00	0.00		
5		Go!	0.00	0.00		
6		Go!	0.00	0.00		
7		Go!	0.00	0.00		
8		Go!	0.00	0.00		
9		Go!	0.00	0.00		
10		Go!	0.00	0.00		
11		Go!	0.00	0.00		
12		Go!	0.00	0.00		
13		Go!	0.00	0.00		
14		Go!	0.00	0.00		
15		Go!	0.00	0.00		
16		Go!	0.00	0.00		
17		Go!	0.00	0.00		
18		Go!	0.00	0.00		
19		Go!	0.00	0.00		
20		Go!	0.00	0.00		

Records imported: 0
Records in error: 0

Debit: 0.00
Credit: 0.00
Net: 0.00

Special Posting Features

Status: Active
Reversing: No
Year end: No
Recurring: No

Special F1 Post F2 New J/E F6 Import Entries F11 Bypass F12 Suspend J/E F18

FR (2122) 3/21/12 12:50:14 Learn About This Feature

We'd hide the template batches here, so all you see is what's waiting for your attention

Session 0 CU*BASE GOLD - Work With Journal Entries

Work With Journal Entries

Create Journal Entry or Position To

Create or change J/E: Corp ID:
 Effective posting date: J/E ID:
 Reversal date: Recurring date:

Work with Existing Journal Entries

Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End Y/N	Status	Description
1	Dec 17, 2011	TR	00001			N	A	INTR ACCRUAL - G/L #701.00
1	Dec 31, 2011	DH	41208		Jan 31, 2012	N	A	DEFERRED COMP #1291
1	Dec 31, 2011	DH	50131		Jan 31, 2012	N	A	MIN BALANCE/AGGR FEES
1	Dec 31, 2011	DH	50201		Jan 31, 2012	N	S	VIP REBATES
1	Dec 31, 2011	DH	50331			N	A	GIFT CARD SALES
1	Dec 31, 2011	DH	60301		Jan 31, 2012	N	A	WRITE OFF INTEREST
1	Dec 31, 2011	DH	70208		Jan 31, 2012	N	A	ALLOWANCE FOR BOUNCE PROT
1	Dec 31, 2011	DH	70703		Jan 31, 2012	N	A	MEMBERS FIRST
1	Dec 31, 2011	DH	71009		Jan 31, 2012	N	A	RES STUDENT LOAN INT
1	Dec 31, 2011	DH	81002		Jan 31, 2012	N	A	FHLB VOR RATE LN ACCRUAL
1	Dec 31, 2011	DH	90706		Jan 31, 2012	N	A	NMS QUARTERLY GAIN
1	Dec 31, 2011	DH	90708		Jan 31, 2012	N	A	PLAN 7872

Change Copy Delete
Rename Post

Use Enter to refresh this screen if the batch has been changed.
 Create New / Change: Fill in Corp ID, Effective Date, and Recurring Date.
 Position To: Fill in at least the Corp ID.

Then you'd use a command to choose from a list of templates

A new flag here would mark a batch as a "template"

CU*BASE GOLD - Maintain Journal Entry

J/E Batch Special Instructions

Corp ID: 1
 Effective posting date: Feb 18, 2008
 J/E ID: DH
 J/E ID #: 72706

J/E Batch Description
 Default description: CREDIT CARD STL

J/E Batch Reversal Information
 Reversal date:

J/E Batch Recurring Information
 Recurring code: D = Daily
 Next recurring date: Feb 19, 2008
☐ Last day of month
 Recurring frequency: 1 (Days: 1-31, Months: 1-12)

Bypass F12

Additional ideas for MNGELE #1

#9 Accounts Payable Payments via ACH

- Allow vendor payments in the Accounts Payable system to be made via ACH
- Transfers will behave like existing A2A transfers:
 - New A2A file for vendors will store the FI relationship information
 - Each vendor can be set up with unique relationship
 - Will allow outgoing transfers (payments) ONLY

Session 0 CU*BASE GOLD - A2A Transfer Account Relationships

Account base 41

A2A Transfer Account Relationships

Description	FI Name	Account #
WACHOVIA BANK	WACHOVIA BANK	
WACHOVIA BANK-NEWEST	WACHOVIA BANK-NEWEST	
USAA Bank	USAA Bank	
CITIZENS BANK	CITIZENS BANK	

Backup F3 Change Delete Display Network Links

Add F6

Cancel F7

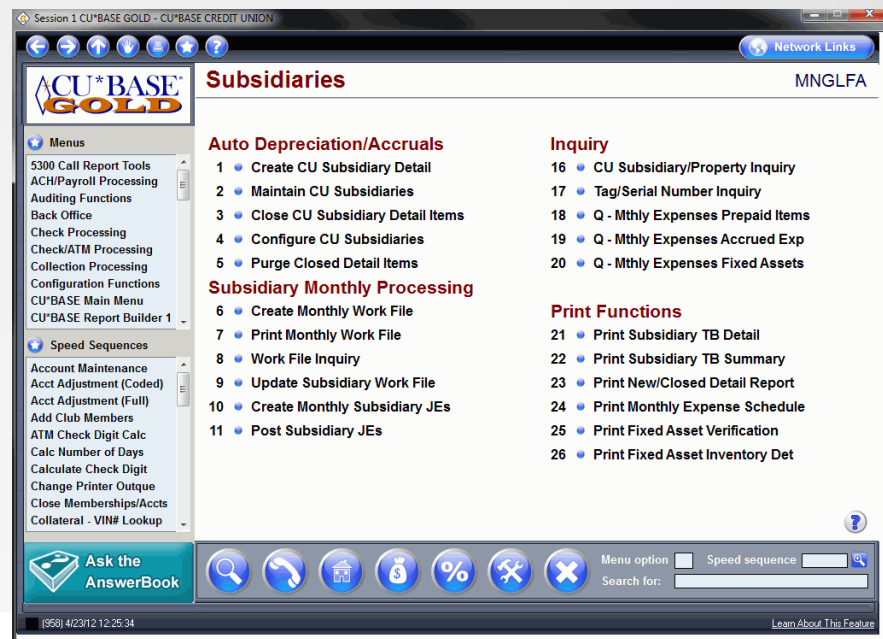
Accounts Payable payments via ACH

#10 Subsidiary Enhancements (MNGLFA)

Enhancements to processing for fixed assets, prepaid expenses, accrued expenses

- Add a new subsidiary type for accrued income
- Combine the create and maintain menu options
- Consolidate monthly processing so that fixed assets, prepaid expenses and accrued expenses can be processed at the same time
- Ability to post prepaid items by branch
- Display history in ascending order

Subsidiary Enhancements



- **#11** Investment Enhancements
 - Revamp work file processing
 - Misc. enhancements when working with investments via MNINVS #1
- **#12** Accounts Payable Archived Invoices
 - Store in eDoc vault and link to the A/P vendor record in CU*BASE
- **#13** Updates to daily G/L History Report
 - Output to look more like a monthly G/L history report with beginning and ending balances for date range selected
- **#14** Financial Report Enhancements
 - Allow PDFs and ?

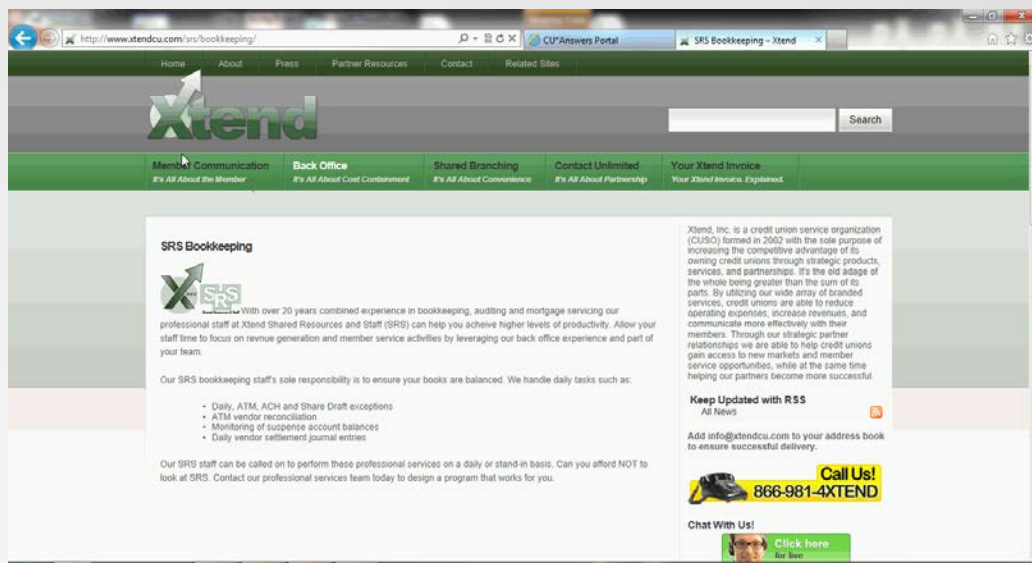
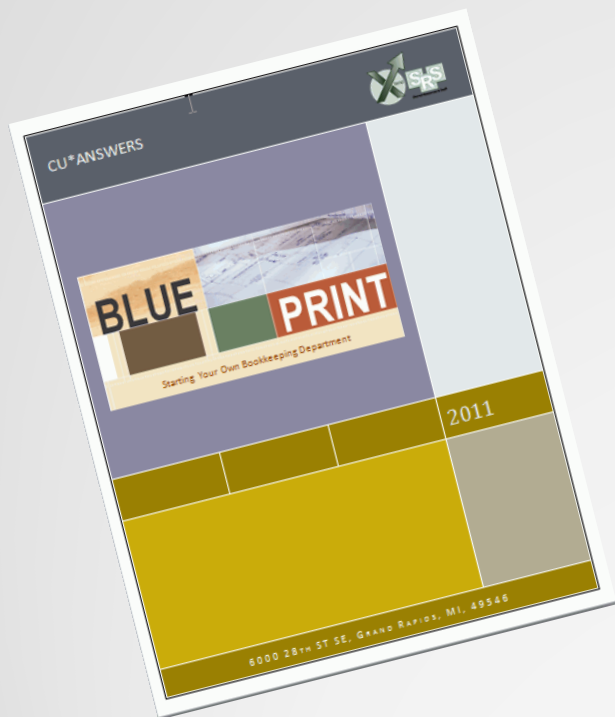
Other projects on the table

- **#15** Improvements to the PACHSU
 - New online process for working this report
- **#16** "Where Your Members ACH" dashboard
 - Analyzes who the CU will be paying via ACH
- **#17** Improvements to ACH Processing
 - Phone Operator show negative balance limit
 - Display ACH amount on ACH distribution screen
 - Don't allow prior day reversals without an override

Other projects on the table (cont.)

Misc

- Have you considered using Xtend SRS Bookkeeping Services for any of your accounting tasks?
- Checkout the website <http://www.xtendcu.com/srs/bookkeeping/>



Working with SRS as a Peer (LFP)

- In 2012 and 2013, we want to start a program with you that can get all CU accounting departments focused on the projects they think would make the most difference
- We've learned a lot with the Lending Top 10 (check with your lending teams)

Home activeCollab Contact Press About Related Sites

Lender*VP
CUANSWERS Management Services

Tools & Execution Experience & Management Other Benefits Lender Community

Lender*VP Priorities for 2012

Here are the BIG Lender*VP projects for the 2012 development year! After reviewing the suggestions from the Oct. 26, 2011 focus group, we have compiled this list. Please take a minute to review a summary and current status of each project.

On Wednesday October 26, 2011, we had a focus group with the largest lending factories to discuss current and future lending projects. [View the presentation](#).

Here is the Nomination Form that was used to help the credit unions prioritize the 2012 projects. [View the Nomination Form](#).

Review a summary of the Top Ten lending projects for 2011 [here](#).

Here are the top 2012 projects in no particular order.

TOP 10
Lender*VP Priorities for 2012

866-981-4LVP
Call Us!

Click here for live Sales Assistance
Powered by Veeva

Topic Categories
Select Category

Conclusion

www.cuanswers.com/kitchen